

**United States Bankruptcy Court**  
Western District of Washington  
1717 Pacific Avenue  
Suite 2100  
Tacoma, WA 98402

**Case No. 08-45120-PHB**  
**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Peter A Jacobson  
4207 Kootnai Street West  
University Place, WA 98466

Maria E Jacobson  
4207 Kootnai Street West  
University Place, WA 98466

Social Security/Individual Taxpayer ID No.:

xxx-xx-7545

xxx-xx-6855

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **October 7, 2008**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: August 11, 2009

Philip H. Brandt  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-3  
Case: 08-45120

User: paulb  
Form ID: bl8

Page 1 of 2  
Total Noticed: 77

Date Rcvd: Aug 11, 2009

The following entities were noticed by first class mail on Aug 13, 2009.

db/jdb +Peter A Jacobson, Maria E Jacobson, 4207 Kootnai Street West,  
University Place, WA 98466-6632  
tr +Terrence J. Donahue, 1201 Pacific Ave #1200, Tacoma, WA 98402-4395  
sr +UBS AG, as servicing agent for ACT Properties LLC, Pite Duncan, LLP, c/o David E. McAllister,  
4375 Jutland Dr # 200, San Diego, CA 92117-3600  
951375993 +1ST SECURITY BANK, 6920 220TH STREET SW, MOUNTLAKE TERRACE, WA 98043-2177  
951375995 ACADEMY COLLECTIONS SERV, INC., PO BOX 21089, PHILADELPHIA, PA 19114-0589  
951375996 +BANK OF AMERICA, POB 17054, WILMINGTON, DE 19884-0001  
951375999 +BAY AREA CREDIT SERVIC, 97 E BROKAW RD STE 240, SAN JOSE, CA 95112-4209  
951376000 BK OF AMER, 4060 OGLETOWN/STAN, NEWARK, DE 19713  
951518314 +CACH, LLC, 4340 S. MONACO STREET 2ND FLOOR, DENVER, CO 80237-3408  
951478228 +CACV of Colorado LLC, c/o Suttell & Associates, 1450 114th Ave SE #240,  
Bellevue WA 98004-6934  
951376020 +CAPITOL ONE SERVICES, COLUMBIA B&T GEORGIA VIS, 1125 1ST AVE, COLUMBUS, GA 31901-2403  
951376022 +CB&T, POB 84050, COLUMBUS, GA 31908-4050  
951376023 CCITY/CBSD, P O BOX 8002, GRAY, TN 37615-0002  
951376024 CHASE, BANK ONE CARD SERV, WESTERVILLE, OH 43081  
951376019 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408  
(address filed with court: CACH LLC, 370 17TH STREET, DENVER, CO 80202)  
CRD PRT ASSO, ONE GALLERIA TOWER, DALLAS, TX 75240  
951376026 Columbia Customer Service, POB 2036, Tacoma, WA 98401-2036  
951346858 Columbus B&T Georgia VIS, 1125 1st Ave, Columbus, GA 31901  
951346860 +Columbus Bank & Trust, P. O. Box 120, Columbus, GA 31902-0120  
951376027 +EVERGREEN PRO RECOVER, 12100 NE 195TH ST #180, BOTHELL, WA 98011-5762  
951376029 +EVERGRN PROF, P.O. BOX 666, BOTHELL, WA 98041-0666  
951346863 First Financial Asst MG, 2800 N 4th St Suite 310, Phoenix, AR 85008  
951376031 GOTTSCHALKS, 7 PARK RIVER PLACE, FRESNO, CA 93720  
951346866 ++GUARANTY BANK, ATTENTION MALISA GENNRICH, 4000 W BROWN DEER ROAD, BROWN DEER WI 53209-1221  
(address filed with court: Guarantee Bank, 4000 W. Brown Deer Rd., Brown Deer, WI 53209)  
951346867 +HSB Comp USA, POB 15521, Wilmington, DE 19850-5521  
951346869 Key Bank NA, POB 94518, Cleveland, OH 44101-4518  
951376034 +LEASECOMM, 950 WINTER ST, WALTHAM, MA 02451-1424  
951346870 +Merchants Credit & Coll, POB 7416, Bellevue, WA 98008-1416  
951376038 +Merchants Credit Association, PO Box 7416, Bellevue, WA 98008-1416  
951496215 +Mountain Mist Water Company, c/o Evergreen Professional Recoveries In, PO Box 666,  
Bothell WA 98041-0666  
951346871 Norwest Finance, 4020 S. Steele St., Tacoma, WA 98409-7351  
951376039 +OLYMPIC COLLECTIONS INC, P.O. BOX 24027, FEDERAL WAY, WA 98093-1027  
951346872 Olympic Collection Inc., 33710 9th Ave S, Ste 104, Federal Way, WA 98003-6734  
951346874 +Pierce Supr Crt-Tacoma, 930 Tacoma Ave S, Tacoma, WA 98402-2105  
951346873 +Pierce Supr Crt-Tacoma, 930 Tacoma Ave., Tacoma, WA 98402-2105  
951346876 Puget Sound Collections, POB 66995, Tacoma, WA 98464-6995  
951376043 +SAGRES CO, 10350 SCIENCE CT #100, SAN DIEGO, CA 92121-1133  
951376045 SEARS / CBSD #56311278057, 8725 W. SAHARA AVE, MC02-02-03, THE LAKES, NV 89163-7802  
951496218 +Samy Salama MD, c/o Evergreen Professional Recoveries In, PO Box 666, Bothell WA 98041-0666  
951346878 Sears/CBSD, 8725 W. Sahara Ave., MC02-02-03, The Lakes, NV 89163-7802  
951376046 TATE & KIRLIN ASSOCIATES, 2810 SOUTHAMPTON, PHILADELPHIA, PA 19154-1207  
951346879 +The Sagres Company, 10350 Science Ct, STE 100, San Diego, CA 92121-1133  
951346880 +Traveler's Acceptance, 2701 Loker Ave W, Carlsbad, CA 92010-6638  
951346847 UBS, POB 50220, Irvine, CA 92619-0220  
951376047 +UNIFUND, 11802 CONREY RD, CINCINNATI, OH 45249-1074  
951376048 +UNIFUND CO, 10751 MONTGOMERY ROAD, CINCINNATI, OH 45242-3256  
951346881 Unifund CCR Partners, 10625 Techwood Cir, Cincinnati, OH 45242-2846  
951376050 +WELLSRECOVER, 1250 MONTEGO, WALNUT CREEK, CA 94598-2820  
951376051 +WFFINANCIAL, 4020 S STEELE ST, TACOMA, WA 98409-7351  
951346882 Weisfield Jewelers, 375 Ghent Rd., Fairlawn, OH 44333-4601  
951346883 Wells Fargo Bank, POB 30095, Walnut Creek, CA 94598-9095  
951346848 +1st Security Bank, 6920 220th St. SW, Suite 300, Mountlake Terrace, WA 98043-2172

The following entities were noticed by electronic transmission on Aug 12, 2009.

tr +EDI: QTJDONAHUE.COM Aug 11 2009 21:23:00 Terrence J. Donahue, 1201 Pacific Ave #1200,  
Tacoma, WA 98402-4395  
smg EDI: WADEPREV.COM Aug 11 2009 21:23:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
951375994 +EDI: ACCE.COM Aug 11 2009 21:23:00 AAC, PO BOX 2036 28405 VAN DYKE RD,  
WARREN, MI 48090-2036  
951346849 +EDI: AFNIRECOVERY.COM Aug 11 2009 21:23:00 AFNI, POB 3427, Bloomington, IL 61702-3427  
951346850 EDI: ACCE.COM Aug 11 2009 21:23:00 Asset Acceptance Corp, POB 2036, Warren MI 48090-2036  
951375996 +EDI: BANKAMER2.COM Aug 11 2009 21:13:00 BANK OF AMERICA, POB 17054,  
WILMINGTON, DE 19884-0001  
951346851 EDI: BANKAMER.COM Aug 11 2009 21:13:00 Bank of America, 1000 Samoset Dr.,  
Wilmington, DE 19884-2211  
951346853 +EDI: TSYS2.COM Aug 11 2009 21:13:00 Bon-Macys SAB, 1345 S 52 ST, Tempe AR 85281-6970  
951376025 +EDI: CHASE.COM Aug 11 2009 21:23:00 CHASE/BANK ONE CARD SERVICES, 800 BROOKSEdge BLVD,  
WESTERVILLE, OH 43081-2822  
951346855 +EDI: CAPITALONE.COM Aug 11 2009 21:13:00 Capitol One Services, POB 30281,  
Salt Lake City, Ut 84130-0281  
951346857 +EDI: RMSC.COM Aug 11 2009 21:13:00 Chevron Credit Bank NA, POB 5010,  
Concord, CA 94524-0010  
951346861 +EDI: CREDPROT.COM Aug 11 2009 21:13:00 Credit Protection, POB 802068,  
Dallas, TX 75380-2068  
951376030 +EDI: RMSC.COM Aug 11 2009 21:13:00 GEMB/MERVYNS, PO BOX 981400, EL PASO, TX 79998-1400  
951346864 +EDI: RMSC.COM Aug 11 2009 21:13:00 GEMBJCP, POB 981402, El Paso, TX 79998-1402

District/off: 0981-3  
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Form ID: bl8

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The following entities were noticed by electronic transmission (continued)

951346865 EDI: HFC.COM Aug 11 2009 21:13:00 Gottschalks, POB 28920, Fresno, CA 93729-8920  
951376032 +EDI: HFC.COM Aug 11 2009 21:13:00 HRSUSA/COMPUSA, 301 N WALNUT ST,  
WILMINGTON, DE 19801-3974  
951376033 +EDI: HFC.COM Aug 11 2009 21:13:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253  
951346868 +EDI: HFC.COM Aug 11 2009 21:13:00 HSBC NV, POB 19360, Portland OR 97280-0360  
951376035 +EDI: RESURGENT.COM Aug 11 2009 21:23:00 LVNV FUNDING LLC, PO BOX 740281,  
HOUSTON, TX 77274-0281  
951376036 +EDI: RESURGENT.COM Aug 11 2009 21:23:00 LVNVFUNDG, PO BOX 10584,  
GREENVILLE, SC 29603-0584  
951376037 +EDI: TSYS2.COM Aug 11 2009 21:13:00 MACYS/FDSB, 9111 DUKE BLVD, MASON, OH 45040-8999  
951376042 +EDI: PHINRJMA.COM Aug 11 2009 21:23:00 RJM ACQ LLC, 575 UNDERHILL BLVD,  
SYOSSET, NY 11791-3426  
951346875 +EDI: PHINRJMA.COM Aug 11 2009 21:23:00 RJM Acquisitions LLC, 575 Underhill Blvd,  
Syosset, NY 11791-3426  
951505102 +EDI: RECOVERYCORP.COM Aug 11 2009 21:23:00 Recovery Management Systems Corporation,  
For GE Money Bank, dba CHEVRON TEXACO PLCC, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
951453944 +EDI: RECOVERYCORP.COM Aug 11 2009 21:23:00 Recovery Management Systems Corporation,  
For Capital Recovery II, As Assignee of MERVYN'S, 25 SE 2nd Avenue, Suite 1120,  
Miami FL 33131-1605  
951575173 +EDI: RECOVERYCORP.COM Aug 11 2009 21:23:00 Recovery Management Systems Corporation,  
For Capital Recovery II, As Assignee of Sears - Citi-Sears, 25 SE 2nd Avenue Suite 1120,  
Miami FL 33131-1605  
951376049 +EDI: AFNIVZWIRE.COM Aug 11 2009 21:23:00 VERIZON, 10734 INTERNATIONAL DRIVE,  
RANCHO CORDOVA, CA 95670-7359  
951346883 EDI: WFFC.COM Aug 11 2009 21:23:00 Wells Fargo Bank, POB 30095,  
Walnut Creek, CA 94598-9095

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

sp Daniel L Hannula  
sp Rush, Hannula & Harkins  
951346852\* Bank of America, 1000 Samoset Dr., Wilmington, DE 19884-2211  
951346854\* +Bon-Macys SAB, 1345 S 52 ST, Tempe AR 85281-6970  
951346856\* +Capitol One Services, POB 30281, Salt Lake City, UT 84130-0281  
951346859\* Columbia Customer Service, POB 2036, Tacoma, WA 98401-2036  
951346862\* +Credit Protection, POB 802068, Dallas, TX 75380-2068  
951346877\* Puget Sound Collections, POB 66995, Tacoma, WA 98464-6995

TOTALS: 2, \* 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2009

Signature:

